

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Diego E. Estepa
Noelia E. Estepa
Debtors

Case No. 12-05601-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 42

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db/jdb
cr
4250367 Diego E. Estepa, Noelia E. Estepa, 4251 Conashaugh Lakes, Milford, PA 18337
NBT Bank NA, 4251 Conashaugh Lakes, Milford, PA 18337
+American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
El Segundo, CA 90245-3504
4186832 +Apothaker & Assoc., P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
4977227 +BRET SHAFFER, C/O SCHIFFMAN SHERIDAN & BROWN P.C., 2080 LINGLESTOWN ROAD SUITE 201,
HARRISBURG PA 17110-9670
4186847 Diego Estepa, 4251 Conashaugh Lakes, Milford, PA 18337
4186841 +Great Lakes, P.O. Box 530229, Atlanta, GA 30353-0229
4186843 +Kost Tire & Auto Service, Credit First N.A., P.O. Box 818026, Cleveland, OH 44181-8026
4186849 +PENNSTAR BANK, 52 SOUTH BROAD ST, NORWICH NY 13815-1646
(address filed with court: Pennstar Bank, 575 Easton Tpke, POB 220, Hamlin, PA 18427)
4186850 Sears National Bank, P.O. Box 181249, Columbus, OH 43218
4186851 +U.S. Department of Education, 400 Maryland Avenue SW, Washington, D.C. 20202-0008
4204104 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4186830 +EDI: AFFILIATEDGRP.COM Jan 19 2018 19:13:00 Affiliated Credit Services, P.O. Box 7739,
Rochester, MN 55903-7739
4186831 +EDI: AMEREXPR.COM Jan 19 2018 19:13:00 American Express, P.O. Box 270,
Newark, NJ 07101-0270
4200958 EDI: BECKLEE.COM Jan 19 2018 19:13:00 American Express Bank FSB, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4201481 EDI: BECKLEE.COM Jan 19 2018 19:13:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4186833 +E-mail/Text: notices@burt-law.com Jan 19 2018 19:22:39 Burton Neil & Assoc.,
1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
4186834 +EDI: RMSC.COM Jan 19 2018 19:13:00 Care Credit/GEMB, P.O. Box 981439,
El Paso, TX 79998-1439
4186835 +EDI: CHASE.COM Jan 19 2018 19:13:00 Chase Bank USA NA, P.O. Box 15298,
Wilmington, DE 19850-5298
4186836 +EDI: CITICORP.COM Jan 19 2018 19:13:00 Citibank (South Dakota), N.A.,
701 East 60th Street N., Sioux Falls, SD 57104-0493
4238048 +EDI: CRFRSTNA.COM Jan 19 2018 19:13:00 Credit First NA, Po Box 818011,
Cleveland, OH 44181-8011
4186837 EDI: DIRECTV.COM Jan 19 2018 19:13:00 Direct TV, P.O. Box 11732, Newark, NJ 07101
4186838 EDI: DISCOVER.COM Jan 19 2018 19:13:00 Discover Financial Services, P.O. Box 30957,
Salt Lake City, UT 84130
4193471 +EDI: TSYS2.COM Jan 19 2018 19:13:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
4190390 EDI: DISCOVER.COM Jan 19 2018 19:13:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4206394 EDI: FORD.COM Jan 19 2018 19:13:00 Ford Motor Credit Company LLC, Dept 55953,
P O Box 55000, Detroit MI 48255-0953
4186839 EDI: FORD.COM Jan 19 2018 19:13:00 Ford Motor Credit Company, P.O. Box 54200,
Omaha, NE 68154-8000
4203116 EDI: RMSC.COM Jan 19 2018 19:13:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661
4186840 +EDI: RMSC.COM Jan 19 2018 19:13:00 GEMB/JCP, P.O. Box 981131, El Paso, TX 79998-1131
4186842 +EDI: RMSC.COM Jan 19 2018 19:13:00 Home Depot, P.O. Box 105981 Dept 51,
Atlanta, GA 30348-5981
4186845 E-mail/Text: camanagement@mtb.com Jan 19 2018 19:22:03 M & T Bank, 1100 Wherle Drive,
Williamsville, NY 14221
4195710 E-mail/Text: camanagement@mtb.com Jan 19 2018 19:22:03 M & T Bank, P.O. Box 1288,
Buffalo, New York 14240
4186844 E-mail/Text: camanagement@mtb.com Jan 19 2018 19:22:03 M & T Bank, P.O. Box 62182,
Baltimore, MD 21264
4193378 E-mail/Text: camanagement@mtb.com Jan 19 2018 19:22:03 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240
4186846 +EDI: TSYS2.COM Jan 19 2018 19:13:00 Macys, Bankruptcy Processing, PO Box 8053,
Mason, OH 45040-8053
4186848 E-mail/Text: paparalegals@pandf.us Jan 19 2018 19:22:40 Patenaude & Felix, A.P.C.,
213 East Main Street, Carnegie, PA 15106
4249496 EDI: PRA.COM Jan 19 2018 19:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4204303 +E-mail/Text: bankruptcy@nbtbank.com Jan 19 2018 19:22:28 Pennstar Bank,
52 South Broad Street, Norwich, NY 13815-1646
4211459 EDI: Q3G.COM Jan 19 2018 19:13:00 Quantum3 Group LLC as agent for, Quantum3 Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4186852 +EDI: VERIZONWIRE.COM Jan 19 2018 19:13:00 Verizon, P.O. Box 15062,
Albany, NY 12212-5062
4186853 +E-mail/Text: edinkel@vikingservice.com Jan 19 2018 19:22:44 Viking Client Services, Inc.,
P.O. Box 59207, Minneapolis, MN 55459-0207

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 2 of 2
Total Noticed: 42

Date Rcvd: Jan 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4273068 EDI: ECAST.COM Jan 19 2018 19:13:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor M&T Bank ecfmail@mw-c-law.com
Marisa Myers Cohen on behalf of Creditor M&T Bank Mcohen@mw-c-law.com
Mark E. Moulton on behalf of Debtor 2 Noelia E. Estepa markmoulton@moultonslaw.com,
staff@moultonslaw.com
Mark E. Moulton on behalf of Debtor 1 Diego E. Estepa markmoulton@moultonslaw.com,
staff@moultonslaw.com
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 Diego E. Estepa
First Name Middle Name Last Name

Debtor 2 Noelia E. Estepa
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:12-bk-05601-JJT**

Social Security number or ITIN **xxx-xx-9874**
EIN -- --

Social Security number or ITIN **xxx-xx-4853**
EIN -- --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Diego E. Estepa
aka Diego Estepa

Noelia E. Estepa
aka Noelia Estepa, aka Noelia Estepa

By the
court:



January 19, 2018

Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.